

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF SOUTH CAROLINA

IN RE:

Desiree Diamond Hosey aka Desiree D.  
Hosey fka Desiree Williams fdba Desire  
Enterprise,

Debtor(s)

Address: PO Box 61304  
North Charleston, SC 29419

Last four digits on Social-Security or  
Individual Tax-Payer-Identification (ITIJ)  
No(s)., (if any): **8472**

) CASE NO.: 17-01113-jw

) CHAPTER 13

NOTICE OF MOTION  
AND MOTION FOR MORATORIUM

TO: TRUSTEES AND ALL CREDITORS

PLEASE TAKE NOTICE THAT unless written objection, conforming to Local Rule 9014, is made to the attached motion and is served upon the undersigned counsel for the debtor and filed with the clerk of court within twenty-one (21) days from the date of service of this notice (see attached certificate of service), an order may be entered, without a court hearing, granting the relief sought in the attached motion. A copy of the motion and proposed order accompanies this notice.

TAKE FURTHER NOTICE that any response, return, and/or objection should be filed with the Clerk of Court no later than twenty-one (21) days from service of the motion and a copy simultaneously served on all parties in interest.

TAKE FURTHER NOTICE that no hearing will be held on this motion or application unless a response, return, and/or objection is timely filed and served, in which case, the Court will conduct a hearing on (consent) **August 5, 2020 at 10:00 A.M.**, at **145 King Street, Room 225, Charleston, SC. No further notice of this hearing will be given.**

July 6, 2020

FILE OBJECTION WITH:

Clerk, U.S. Bankruptcy Court  
1100 Laurel Street  
Columbia, SC 29201

/s/ Richard A. Steadman, Jr.

RICHARD A. STEADMAN, JR.

Steadman Law Firm, P.A.

Post Office Box 60367

North Charleston, SC 29419-0367

(843) 529-1100

rsteadman@steadmanlawfirm.com

District Court I.D. #4284

Attorney for Debtor(s)

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF SOUTH CAROLINA

IN RE:

Desiree Diamond Hosey aka Desiree D.  
Hosey fka Desiree Williams fdba Desire  
Enterprise,

Debtor(s)

Address: **PO Box 61304**  
**North Charleston, SC 29419**

Last four digits on Social-Security or  
Individual Tax-Payer-Identification (ITIJ)  
No(s)., (if any): **8472**

) CASE NO.: 17-01113-jw

) CHAPTER 13

) **NOTICE OF MOTION**  
) **AND MOTION FOR MORATORIUM**

Pursuant to 11 U.S.C.S. §1329, the above-named debtor by and through the undersigned attorney, hereby moves that this Honorable Court grant her a moratorium and suspend payments under the Debtor's Chapter 13 plan to the end of her plan, which was confirmed by order to this Court filed on July 6, 2017.

Debtor requests that her payments be suspended for four (4) months, adding those months to the end of her plan.

Debtor requests suspension of payments for the following reasons: Debtor has suffered a reduction of income due to Covid-19 and requests a 4-month moratorium in payments pursuant to the CARES Act.

Debtor has made Trustee payments as required from April 2017 through April 2020. Debtor would request that the Court consider her special circumstances and past history of timely payments in allowing this Motion.

July 6, 2020  
North Charleston, South Carolina

/s/ Richard A. Steadman, Jr.  
RICHARD A. STEADMAN, JR.  
Steadman Law Firm, P.A.  
Post Office Box 60367  
North Charleston, SC 29419  
(843) 529-1100  
rsteadman@steadmanlawfirm.com  
District Court I.D. #4284  
ATTORNEY FOR THE DEBTOR(S)

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF SOUTH CAROLINA**

<b>IN RE:</b>	)	CASE NO.: 17-01113-jw
	)	
<b>Desiree Diamond Hosey aka Desiree D. Hosey fka Desiree Williams fdba Desire Enterprise,</b>	)	CHAPTER 13
	)	
Debtor(s)	)	
	)	<b>NOTICE OF MOTION AND MOTION FOR MORATORIUM</b>
Address: <b>PO Box 61304 North Charleston, SC 29419</b>	)	
	)	
Last four digits on Social-Security or Individual Tax-Payer-Identification (ITIJ)	)	
<u>No(s)., (if any): <b>8432</b></u>	)	

**AFFIDAVIT OF MAILING**

\* \* \* \* \*

This is to certify that on this 6th day of July 2020 I have caused to be served upon the Trustee and the persons named below the Notice of Motion and Motion for Moratorium, Motion for Moratorium and Proposed Order of the Debtors in the foregoing matter by electronic notice or by placing copies of the same in the United States Mail, postage prepaid, in envelopes addressed as follows:

/s/ Catherine Emory  
Catherine Emory, Legal Assistant to  
RICHARD A. STEADMAN, JR.  
Steadman Law Firm, P.A.  
Post Office Box 60367  
North Charleston, SC 29419  
District Court I.D. #4284  
(843) 529-1100  
Attorney for the Debtor(s)

**Via Electronic Notice Only:**

JAMES M. WYMAN  
CHAPTER 13 TRUSTEE

OFFICE OF THE U.S. TRUSTEE

Label Matrix for local noticing

0420-2

Case 17-01113-jw

District of South Carolina

Charleston

Mon Jul 6 15:31:25 EDT 2020

Capital One

Attn: General Correspondence/Bankruptcy

Po Box 30285

Salt Lake City UT 84130-0285

Aargon Agency

8668 Spring Mountain Rd

Las Vegas NV 89117-4132

Charleston County EMS

PO Box 863

Lewisville NC 27023-0863

CAB Collections

Po Box 62889

North Charleston SC 29419-2889

Comprehensive Dentistry

1470 Tobias Gadson Blvd

Suite 100

Charleston SC 29407-4707

Fed Loan Servicing

Po Box 69184

Harrisburg PA 17106-9184

Fed Loan Sevicng

Po Box 69184

Harrisburg PA 17106-9184

Fedloan

Po Box 69184

Harrisburg PA 17106-9184

Desiree Diamond Hosey

PO Box 61304

North Charleston, SC 29419-1304

MUSC

1 Poston Rd, Ste 350

Charleston SC 29407-3431

Sean P. Markham

Markham Law Firm, LLC

PO Box 20074

Charleston, SC 29413-0074

Medical University of South Carolina

PO Box 932933

Atlanta GA 31193-2933

Navient

Attn: Bankruptcy

Po Box 9500

Wilkes-Barr PA 18773-9500

Navient Solutions, Inc. on behalf of

United Student Aid Funds, Inc.

Attn: Bankruptcy Litigation Unit E3149

PO Box 9430

Wilkes Barre, PA 18773-9430

Ocwen Loan Servicing, LLC

PO Box 6723

Springfield OH 45501-6723

PRA Receivables Management, LLC

PO Box 41021

Norfolk, VA 23541-1021

(p)PORTFOLIO RECOVERY ASSOCIATES LLC

PO BOX 41067

NORFOLK VA 23541-1067

Roper Hospital

PO Box 650292

Dallas TX 75265-0292

Steven L. Smith

Smith &amp; Koontz, PA

PO Box 40578

Charleston, SC 29423-0578

Smith/Closser, PA

PO Box 40578

Charleston SC 29423-0578

Richard A. Steadman Jr.

STEADMAN LAW FIRM PA

P O Box 60367

North Charleston, SC 29419-0367

TOPGALLANT, LLC

610 Fairington Drive

Summerville SC 29485-8675

US Trustee's Office

Strom Thurmond Federal Building

1835 Assembly Street

Suite 953

Columbia, SC 29201-2448

United Student Aid Funds, Inc (USAF)

PO Box 8961

Madison WI 53708-8961

Wells Fargo Auto Finance

Attn: Bankruptcy

Po Box 29704

Phoenix AZ 85038-9704

Wells Fargo Auto Finance

Po box 29706

Phoenix AZ 85038-9706

Wells Fargo Bank Card

Mac F82535-02f

Po Box 10438

Des Moines IA 50306-0438

Wells Fargo Bank Ia N

Mac-F8235-02f

Po Box 10438

Des Moines IA 50306-0438

Wells Fargo Bank, N.A.

PO Box 10438

Des Moines, IA 50306-0438

Wells Fargo Bank, N.A.

James M. Wyman

Wells Fargo Card Services

Document Page 5 of 5

PO Box 10438, MAC F8235-02F

PO Box 997

Des Moines, IA 50306-0438

Mount Pleasant, SC 29465-0997

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

Portfolio Recovery Associates, LLC

POB 12914

Norfolk VA 23541

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(d)PRA Receivables Management, LLC

PO Box 41021

Norfolk, VA 23541-1021

(d)TopGallant, LLC

610 Fairington Drive

Summerville, SC 29485-8675

End of Label Matrix

Mailable recipients 31

Bypassed recipients 2

Total 33